Information to identify the case:				
Debtor 1	Jesse K. Munyan	Social Security number or ITIN	xxx-xx-9056	
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	Sherry L. Munyan	Social Security number or ITIN	xxx-xx-3549	
	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court District of New Jersey				
Case number:	20-10718-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jesse K. Munyan dba Art of Massage

Sherry L. Munyan aka Sherry Munyan

3/28/25

By the court: Andrew B. Altenburg Jr.

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Filed 03/30/25 Entered 03/31/25 00:17:06 Desc Imaged Case 20-10718-ABA Doc 73 Certificate of Notice Page 3 of 8

United States Bankruptcy Court District of New Jersey

Case No. 20-10718-ABA In re:

Jesse K. Munyan Chapter 13

Sherry L. Munyan Debtors

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 6 Form ID: 3180W Total Noticed: 87 Date Rcvd: Mar 28, 2025

The following symbols are used throughout this certificate:

Definition Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2025:

Recip ID		Recipient Name and Address
db/jdb	+	Jesse K. Munyan, Sherry L. Munyan, 738 W Forest Grove Rd, Vineland, NJ 08360-2098
cr	+	Cenlar FSB as servicer for CitiMortgage, Inc., Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
518663688		American Express, PO Box 740640, Atlanta, GA 30374-0640
518663692		Capital One/Cabelas, PO Box 3021, Salt Lake City, UT 84130
518663694		Cenlar, PO Box 986, Newark, NJ 07184-0986
518796426	+	Cenlar FSB as servicer for CitiMortgage, Inc., 425 Phillips Blvd., Ewing, NJ 08618-1430
518663700	+	ComenityBank/ColdwatercreekMc, PO Box 182789, Columbus, OH 43218-2789
518663704	+	ComenityCapital/DiamondsIntl, PO Box 182120, Columbus, OH 43218-2120
518663717	+	Kohls / Capital One, PO Box 3115, Milwaukee, WI 53201-3115
518663718		LL Bean Mastercard/CBNA, 50 NW Point Blvd, Fox River Grove, IL 60021
518673643	+	McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
518734698	+	TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518734112	+	TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 950 New Loudon Road, Latham New York 12110-2100

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
sing	Eman text. usanj.njoanki @usuoj.gov	Mar 28 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 28 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518663687	+ EDI: CITICORP	Mar 29 2025 00:23:00	American Exprerss, PO Box 17759, Clearwater, FL 33762-0759
518743015	Email/PDF: bncnotices@becket-lee.com	Mar 28 2025 20:56:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518663686	EDI: BANKAMER	Mar 29 2025 00:23:00	AAA Financial Services, P.O. Box 15019, Wilmington, DE 19886-5019
518663689	EDI: BANKAMER2	Mar 29 2025 00:23:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
518750463	+ EDI: BANKAMER2	Mar 29 2025 00:23:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518663702	+ EDI: WFNNB.COM	Mar 29 2025 00:23:00	COMENITYCAPITAL/BJSWHOLESALE, PO BOX 182120, Columbus, OH 43218-2120

Case 20-10718-ABA Doc 73 Filed 03/30/25 Entered 03/31/25 00:17:06 Desc Imaged Certificate of Notice Page 4 of 8

Page 2 of 6

User: admin

District/off: 0312-1

Form ID: 3180W Total Noticed: 87 Date Rcvd: Mar 28, 2025 518663690 + EDI: CAPITALONE.COM Mar 29 2025 00:23:00 Capital One Bank Usa Na, PO Box 30281, Salt Lake City, UT 84130-0281 518703714 + EDI: AIS.COM Mar 29 2025 00:23:00 Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 Email/PDF: bncnotices@becket-lee.com 518716787 Mar 28 2025 20:45:57 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 EDI: CAPITALONE.COM 518663691 Mar 29 2025 00:23:00 Capital One/Bass Pro, PO BOX 30281, Salt Lake City, UT 84130-0281 518663693 + EDI: CAPITALONE.COM Mar 29 2025 00:23:00 Capital One/Justice, PO Box 71106, Charlotte, NC 28272-1106 518769430 EDI: CITICORP Mar 29 2025 00:23:00 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027EDI: CITICORP 518663695 Citicards CBNA, PO Box 6241, Sioux Falls, SD Mar 29 2025 00:23:00 57117-6241 EDI: WENNB COM 518663696 Comenity Bank/EddieBau, PO Box 182789, Mar 29 2025 00:23:00 Columbus, OH 43218-2789 EDI: WFNNB.COM 518663697 Mar 29 2025 00:23:00 Comenity Bank/LNBRYANT, PO Box 182789, Columbus, OH 43218-2789 + EDI: WFNNB.COM 518663698 Comenity Bank/Pier 1, PO Box 182789, Mar 29 2025 00:23:00 Columbus, OH 43218-2789 518663699 EDI: WFNNB.COM Mar 29 2025 00:23:00 Comenity Bank/Torrid, PO Box 182789, Columbus, OH 43218-2789 518663701 EDI: WFNNB.COM Mar 29 2025 00:23:00 ComenityBank/Legendary Pine, PO Box 182789, Columbus, OH 43218-2789 518663703 EDI: WFNNB.COM ComenityCapital/Boscovs, PO Box 182120, Mar 29 2025 00:23:00 Columbus, OH 43218-2120 518663705 + EDI: WFNNB.COM Mar 29 2025 00:23:00 Comenitycapital/Ultamc, PO Box 182120, Columbus, OH 43218-2120 518769274 Email/PDF: resurgentbknotifications@resurgent.com Mar 28 2025 20:46:23 Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390 518663707 Email/PDF: DellBKNotifications@resurgent.com Mar 28 2025 20:46:26 Dell Preferred Account, PO Box 6403, Carol Stream, IL 60197-6403 518663708 + Email/PDF: DellBKNotifications@resurgent.com Mar 28 2025 20:45:05 DFS/Webbank, PO Box 81607, Austin, TX 78708-1607 518663709 EDI: DISCOVER Mar 29 2025 00:23:00 Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130-0943 518674521 EDI: DISCOVER Mar 29 2025 00:23:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 + EDI: DISCOVERPL 518663710 Mar 29 2025 00:23:00 Discover Personal Loans, P.O. Box 30954, Salt Lake City, UT 84130-0954 518674803 EDI: DISCOVERSL.COM Mar 29 2025 00:23:00 Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925 + EDI: DISCOVERSL.COM 518663711 Mar 29 2025 00:23:00 Discover Student Loans, Po Box 30948, Salt Lake City, UT 84130-0948 518663712 Email/Text: collecadminbankruptcy@fnni.com Mar 28 2025 20:48:00 FNB Omaha, 1620 Dodge St., Omaha, NE 68197 518675706 Email/Text: collecadminbankruptcy@fnni.com Mar 28 2025 20:48:00 First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, NE 68197 520496730 Email/Text: FirstmarkAccountMa@firstmarkservices.com Mar 28 2025 20:47:00 OSLT, Firstmark Services, PO Box 82522, Lincoln,NE 68801

Case 20-10718-ABA Doc 73 Filed 03/30/25 Entered 03/31/25 00:17:06 Desc Imaged Certificate of Notice Page 5 of 8

District/off: 0312-1 User: admin Page 3 of 6
Date Rcvd: Mar 28, 2025 Form ID: 3180W Total Noticed: 87

Date Revu. Mai 20	5, 2025 FOIII ID. 51	.00 **	Total Noticed. 87
520496731	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Mar 28 2025 20:47:00	OSLT, Firstmark Services, PO Box 82522, Lincoln,NE 68801, OSLT, Firstmark Services
518663715	EDI: IRS.COM	Mar 29 2025 00:23:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
518765206	EDI: JEFFERSONCAP.COM	Mar 29 2025 00:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518663716	+ EDI: JPMORGANCHASE	Mar 29 2025 00:23:00	JPMCB Card Services, PO BOX 15369, Wilmington, DE 19850-5369
518704943	+ Email/Text: RASEBN@raslg.com	Mar 28 2025 20:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518699148	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 28 2025 20:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518773309	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 20:56:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518761047	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 28 2025 20:48:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518663719	Email/Text: camanagement@mtb.com	Mar 28 2025 20:49:00	M&T Bank, P.O. Box 64679, Baltimore, MD 21264-4679
518746841	+ Email/Text: camanagement@mtb.com	Mar 28 2025 20:49:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
518673643	^ MEBN	Mar 28 2025 20:34:42	McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
518663720	+ Email/Text: mtgbk@shellpointmtg.com	Mar 28 2025 20:48:00	NewRez, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
520043444	+ Email/Text: mtgbk@shellpointmtg.com	Mar 28 2025 20:48:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520043445	+ Email/Text: mtgbk@shellpointmtg.com	Mar 28 2025 20:48:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
	+ Email/Text: RASEBN@raslg.com	Mar 28 2025 20:48:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
518663721	^ MEBN	Mar 28 2025 20:33:36	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519585491	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519585492	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518755911	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, c/o Bps, POB 41067, Norfolk VA 23541
518753770	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, c/o CABELAS, POB 41067, Norfolk, VA 23541
518755869	EDI: PRA.COM	Mar 29 2025 00:23:00	Portfolio Recovery Associates, LLC, c/o Justice, POB 41067, Norfolk VA 23541
518769435	EDI: Q3G.COM		1 0D T1007, 110H0IR 1 A 20071

Case 20-10718-ABA Doc 73 Filed 03/30/25 Entered 03/31/25 00:17:06 Desc Imaged Certificate of Notice Page 6 of 8

District/off: 0312-1 User: admin Page 4 of 6
Date Rcvd: Mar 28, 2025 Form ID: 3180W Total Noticed: 87

Date Rcvd: Mar 2	8, 2025 Form ID: 313	80W	Total Noticed: 87
		Mar 29 2025 00:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518769439	EDI: Q3G.COM	Mar 29 2025 00:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
520035863	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 20:46:24	Resurgent Receivables LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587, Resurgent Receivables LLC 29603-0587
520035862	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 20:45:43	Resurgent Receivables LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587
518663722	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 28 2025 20:48:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518663730	+ EDI: CITICORP	Mar 29 2025 00:23:00	SYWMC/CBNA, 701 E 60th Street N., Sioux Falls, SD 57104-0432
518685620	+ Email/Text: bankruptcy@bbandt.com	Mar 28 2025 20:48:00	SunTrust Bank now Truist Bank, Support Services, Bankruptcy Department, P.O. Box 85092, Richmond, VA 23286-0001
518663723	Email/Text: bankruptcymortgage@suntrust.com	Mar 28 2025 20:49:00	Suntrust Bank, P.O. Box 305053, Nashville, NJ 37230-5053
518663724	EDI: SYNC	Mar 29 2025 00:23:00	Syncb/Amazon Plcc, Po Box 965015, Orlando, FL 32896-5015
518663725	+ EDI: SYNC	Mar 29 2025 00:23:00	Syncb/Jc Penney, Po Box 965007, Orlando, FL 32896-5007
518663726	+ EDI: SYNC	Mar 29 2025 00:23:00	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
518663727	+ EDI: SYNC	Mar 29 2025 00:23:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
518663728	+ EDI: SYNC	Mar 29 2025 00:23:00	Syncb/PPC, PO Box 965005, Orlando, FL 32896-5005
518663729	EDI: SYNC	Mar 29 2025 00:23:00	Syncb/Tjx Co Dc, PO Box 965005, Orlando, FL 32896-5005
518666507	+ EDI: AISACG.COM	Mar 29 2025 00:23:00	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
518663731	EDI: TDBANKNORTH.COM	Mar 29 2025 00:23:00	TD Bank N.A, P.O. Box 219, Lewiston, ME 04243
518663732	+ EDI: WTRRNBANK.COM	Mar 29 2025 00:23:00	TD Bank USA / Target Credit, PO Box 673, Minneapolis, MN 55440-0673
518715577	+ Email/Text: bncmail@w-legal.com	Mar 28 2025 20:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518663733	EDI: CITICORP	Mar 29 2025 00:23:00	THD/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
519028580	+ Email/Text: BKSPSElectronicCourtNotifications@spservici	Mar 28 2025 20:50:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519028581	+ Email/Text: BKSPSElectronicCourtNotifications@spservici	ng.com Mar 28 2025 20:50:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association, as, Serviced by Select Portfolio Servicing,

Case 20-10718-ABA Doc 73 Filed 03/30/25 Entered 03/31/25 00:17:06 Desc Imaged Certificate of Notice Page 7 of 8

District/off: 0312-1 User: admin Page 5 of 6
Date Rcvd: Mar 28, 2025 Form ID: 3180W Total Noticed: 87

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID trfee	Bypass Reason *P++	Name and Address FIRSTMARK SERVICES, 121 S 13TH STREET STE 201, LINCOLN NE 68508-1911, address filed with court:, OSLT, Firstmark Services, PO Box 82522, Lincoln, NE 68501
cr	*+	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
518745232	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518674806	*+	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518663713	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518663714	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
518700758	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518701306	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518746712	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520050802	*+	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520050803	*+	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
518765989	*+	Synchrony Bank, c/o AIS InfoSource, LP, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
518663706	##+	Cumberland County Board of Taxation, 43 Fayette St, Bridgeton, NJ 08302-2424

TOTAL: 0 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2025	Signature:	/s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew M. Lubin	on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2021-1 U.S. Bank National Association as Indenture Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2020-PM6 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
ennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa igorchow@standingtrustee.com

Case 20-10718-ABA Doc 73 Filed 03/30/25 Entered 03/31/25 00:17:06 Desc Imaged Certificate of Notice Page 8 of 8

District/off: 0312-1 User: admin Page 6 of 6
Date Rcvd: Mar 28, 2025 Form ID: 3180W Total Noticed: 87

Kimberly A. Wilson

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kimwilson@raslg.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com

mccallaecf@ecf.courtdrive.com

Maria Cozzini

on behalf of Creditor Cenlar FSB as servicer for CitiMortgage Inc. mcozzini@sternlav.com

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Seymour Wasserstrum

on behalf of Debtor Jesse K. Munyan mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Joint Debtor Sherry L. Munyan mylawyer?@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion 03. NE. ECF @usdoj.gov

TOTAL: 13